

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Robert J. Polilli, et al.

Serial No. : 10/723,996

Filed : November 26, 2003

Title: METHODS AND SYSTEMS FOR PROVIDING  
JUVENILE LIFE INSURANCE PRODUCT WITH  
PREMIUM WAIVER FEATURES

Group Art Unit : 3626

Examiner : Kristine K. Rapillo

Mail Stop: Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**SUPPLEMENTAL AMENDMENT**

Applicants submit the following Supplemental Amendment to the claims in accordance with the discussions had with Examiner Rapillo on May 25, 2010, June 1, 2010 and June 2, 2010, wherein:

**Amendments** begin on page 2 of this paper; and

**Remarks** begin on page 5 of this paper.